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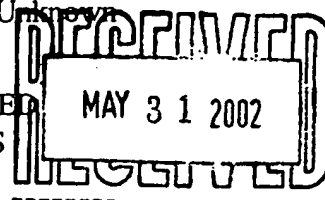
IN RE APPLICATION OF: Pliha, Robert Kenneth

SERIAL NO.: 09/880,430 ART UNIT: 2162

FILED: June 13, 2001 EXAMINER: Unknown

FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

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ATTORNEY DOCKET NO.: 47423/252726

Assistant Commissioner for Patents
Washington, D.C. 20231

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Janice W. Wilkins
DATE: February 8, 2002

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In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent
Cases (37 C.F.R. §§1.56, 1.97 and 1.98), enclosed are copies of the materials listed on the
accompanying Form PTO-1449 for consideration by the Examiner. None of these references
is conceded to be prior art within the meaning of U.S. patent laws.

This Information Disclosure Statement is being filed before mailing of a first
office action on the merits of the application (37 C.F.R. §1.97(b)(3)); therefore, no fees are
believed to be due. However, the Commissioner is authorized to charge any additional fees

U.S.S.N. 09/880,430

Filed: June 13, 2001

For: Systems and Methods for Distributing Targeted Incentives to Financial Institution Customers
INFORMATION DISCLOSURE STATEMENT

that may be due in connection with the filing of this paper or credit any overpayment to
deposit account 11-0855.

Respectfully submitted,



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1
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Complete if Known

Application Number	09/880,430
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Filing Date	06/13/01
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First Named Inventor	Pliha, Robert Kenneth
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Group Art Unit	2162
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Examiner Name	Unknown
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Attorney Docket Number	47423/252726
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U.S. PATENT DOCUMENTS

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